

<b>Information to identify the case:</b>			
Debtor 1	<b>Natalie Garritano</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-23282-CMB</b>			
Social Security number or ITIN <b>xxx-xx-0722</b>			
EIN --_-----			
Social Security number or ITIN -----			
EIN --_-----			
Date case filed for chapter <b>13</b>			<b>8/15/17</b>

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Natalie Garritano	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	717 Penn Street Brackenridge, PA 15014	
<b>4. Debtor's attorney</b> Name and address	Glenn R. Bartifay 3134 Lillian Avenue First Floor Murrysville, PA 15668	Contact phone 412-824-4011
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 9/19/17

The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at [www.pacer.gov](http://www.pacer.gov).  
**Photo ID/Delays:** For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 23, 2017 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>
Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> </div> <div> <b>Filing deadline: 12/22/17</b> </div> <div> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </div> <div> <b>Filing deadline: 1/21/18</b> </div> <div> <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 2/11/18</b> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain.          For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.       </div> <hr/> <div> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div>	
<b>9. Filing of plan</b>	<p>The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of creditors.</p> <p>Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend.</p> <p>The hearing on confirmation will be held on:  <b>10/23/17 at 09:00 AM, Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b></p>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Natalie Garritano  
 Debtor

Case No. 17-23282-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Sep 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2017.

db +Natalie Garritano, 717 Penn Street, Brackenridge, PA 15014-1148  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14676409 +Aes/educn Sr, Pob 61047, Harrisburg, PA 17106-1047  
 14676410 +Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409  
 14695101 +Allegheny County Clerk of Courts, 115 County Courthouse, 436 Grant Street,  
 Pittsburgh, PA 15219-2400  
 14676412 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14676416 +Dsrm Nt Bk, Pob 631, Amarillo, TX 79105-0631  
 14676419 +KML Law Group, P.C., 5000 Mellon Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14695105 +Linda Garritano, 107 W. 8th St., Tarentum, PA 15084-1409

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: gbartifay@bartifaylaw.com Sep 20 2017 01:22:14 Glenn R. Bartifay,  
 3134 Lillian Avenue, First Floor, Murrysville, PA 15668  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 20 2017 01:22:33 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Sep 20 2017 01:22:49  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14676411 EDI: CAPITALONE.COM Sep 20 2017 01:19:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14676413 +EDI: CHASE.COM Sep 20 2017 01:18:00 Chase Card, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 14695102 +EDI: WFNNB.COM Sep 20 2017 01:18:00 Comenitybk/marthonvs, P.O. Box 182789,  
 Columbus, OH 43218-2789  
 14695103 +EDI: WFNNB.COM Sep 20 2017 01:18:00 Comenitycap/gamestop, P.O. Box 182120,  
 Columbus, OH 43218-2120  
 14695104 +EDI: RCSFNBMARIN.COM Sep 20 2017 01:18:00 Credit One Bank, P.O. Box 98872,  
 Las Vegas, NV 89193-8872  
 14681413 EDI: DISCOVER.COM Sep 20 2017 01:18:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14676414 +EDI: DISCOVER.COM Sep 20 2017 01:18:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 14676415 +EDI: TSYS2.COM Sep 20 2017 01:18:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14676417 E-mail/Text: aladd@franklinamerican.com Sep 20 2017 01:23:14 Franklin American Mtg/,  
 501 Corporate Centre Drive, Franklin, TN 37067  
 14676418 +EDI: IIC9.COM Sep 20 2017 01:19:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 14676420 +EDI: RESURGENT.COM Sep 20 2017 01:18:00 Lvnv Funding Llc, Po Box 10497,  
 Greenville, SC 29603-0497  
 14692185 +EDI: MID8.COM Sep 20 2017 01:18:00 MIDLAND FUNDING LLC, PO BOX 2011,  
 WARREN, MI 48090-2011  
 14676421 +EDI: MERRICKBANK.COM Sep 20 2017 01:18:00 Merrick Bank Corp, Po Box 9201,  
 Old Bethpage, NY 11804-9001  
 14677099 +EDI: PRA.COM Sep 20 2017 01:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14695106 +EDI: RMSC.COM Sep 20 2017 01:19:00 Synccb/Gap, P.O. Box 965005, Orlando, FL 32896-5005  
 14676422 +EDI: RMSC.COM Sep 20 2017 01:19:00 Synccb/dks, Po Box 965005, Orlando, FL 32896-5005  
 14676423 +EDI: RMSC.COM Sep 20 2017 01:19:00 Synccb/jcp, Po Box 965007, Orlando, FL 32896-5007  
 14676424 +EDI: RMSC.COM Sep 20 2017 01:19:00 Synccb/lowes, Po Box 965005, Orlando, FL 32896-5005  
 14676425 +EDI: RMSC.COM Sep 20 2017 01:19:00 Synccb/walmart Dc, Po Box 965024,  
 Orlando, FL 32896-5024  
 14695107 +EDI: RMSC.COM Sep 20 2017 01:19:00 Synchrony Bank/bp, P.O. Box 965024,  
 Orlando, FL 32896-5024  
 14676426 +EDI: TFSR.COM Sep 20 2017 01:18:00 Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260,  
 Horsham, PA 19044-2387

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Franklin American Mortgage Company  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dkam  
Form ID: 309I

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Sep 19, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2017 at the address(es) listed below:

Glenn R. Bartifay on behalf of Debtor Natalie Garritano gbartifay@bartifaylaw.com,  
sfallat@bartifaylaw.com;jterek@bartifaylaw.com;nalejandro@bartifaylaw.com;gbartifay@yahoo.com  
James Warmbrodt on behalf of Creditor Franklin American Mortgage Company  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4